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United	Voluntary Petition		
Northern Dist	trict of Illinois Eastern	Division	
Name of Debtor		Name of Joint Debtor	·
Robert Alle	n Santucci	Sandra Ly	nn Santucci
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debto maiden and trade names):	or in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all) ***-**-8632	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete EIN state all	or other Tax I.D. No (if more than one,
Street Address of Debtor (No. & Street, City, and	State):	Street Address of Debtor (No. & Street, C	
916 Fairfax Court	,	916 Fairfax Court	<u></u>
Elgin IL	60120	Elgin IL	60120
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal P	lace of Business:
CO	OK		COOK
Mailing Address of Debtor (if different from street	address)	Mailing Address of Debtor (if different from	n street address)
Location of Principal Assets of Business Debtor	if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) Corporation (includes LLC & LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filling Fee (Chelling Fee attached) Filling Fee to be paid in installments (applicated signed application for the court's consideration unable to pay fee except in installments. Rule	ole in individuals only). Must attach on certifying that the debtor is e 1006(b). See Official Form 3A.	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nature of Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Cha Check one box Debtor is a small business as defined Debtor is not a small business debtecheck if:	der Which the Petition is Filed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Debts (Check one Box) Debts are primarily business debts.
attach signed application for the court's cons		Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solici	ted prepetition from one of more classes
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt profunds available for distribution to unsecured	perty is excluded and administrative expenses	paid, there will be no	This space is for court use only
Estimated Number of Creditors 1- 50- 100- 2	00- 1,000- 5,001- 10,00	01 25,001 50,001 Ov	er
49 99 199 9	99 5,000 10,000 25,00		000
Estimated Assets \$0 to \$10,001 to	\$100,001 to	\$1,000,001 to More than 9	\$100 million
\$10,000	\$1 million	\$100 million	y
Estimated Liabilities \$0 to \$50,001 to \$100,000	\$100,001 to \$1 million	\$1,000,001 to More than	\$100 million

Document	Page					
Voluntary Petition	Name of Joint Debtor(s)					
This page must be completed and filed in every case)	Robert Allen Santucci					
	Sandra Lynn Santucci					
		•				
Prior Bankruptcy Case Filed Within Last	· · · · · · · · · · · · · · · · · · ·					
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filated of this Debtor (if more than one	, attach additional sheet)				
Location Where Filed:	Case Number:	Date Filed:				
District:	Deletionship	Ludan				
District.	Relationship:	Judge:				
Exhibit A		Exhibit B				
To be completed if debtor is required to file periodic reports (e.g.,	I, the attorney for the petition	ner named in the foregoing petition, declare				
forms 10K and 10Q with the Securities and Exchange Commission		itioner that (he or she) may proceed under				
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	· ·	title 11, United States Code, and have				
1934 and is requesting relief under chapter 11.)		under each Chapter. I futher certify that I				
1904 and is requesting relief under chapter 11.)	·	required by section 342(b) of the				
Exhibit A is attached and made a part of this petition.	/s/ Rol	oert Brynjelsen				
Exhibit / 10 diddoned and made a part of this position.						
	Robert Brynjelsen	Bar No: 6282586				
Fyh	ibit C					
Does the debtor own or have possession of any property that poses or is allege		tifiable harm to public health or safety?				
Yes, and Exhibit C is attached and made a part of this petition.						
No						
Exh	ibit D					
(To be completed by every individual debtor. If a joint petition is fil	e, each spouse must complete and attach	ch a separate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this p	petition.					
Exhibit D also completed and signed by the joint debtor is attached and made a pa	rt of this petition.					
Information Regarding the Debt	or (Check the Applicable E	Boxes)				
Ve	nue					
Debtor has been domiciled or has had a residence, principal pl	ace of business, or principal assets	s in this District for				
180 days immediately the date of this petition or for a longer pa	art of such 180 days than in any oth	ner District.				
П						
There is a bankruptcy case concerning debtor's affi liate, gene	ral partner, or partnership pending	in this District.				
_						
Debtor is a debtor in a foreign proceeding and has its principal	place of business or principal asse	ets in the United				
States in this District, or has no principal place of business or a	assets in the United States but is a	defendant in an action				
or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the						
Statement by a Debtor Who Resides	s as a Tenant of Residentia	I Property				
	olicable boxes.	a roporty				
		I complete the				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
(Name of landlord that obtained judgment)						
(Name of landiold that obtained judgine	111)					
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a	ire circumstances under which the	debtor would be				
permitted to cure the entire monetary default that gave rise to the						
	. , , , , , , , , , , , , , , , , , , ,	· -				
Debtor has included in this petition the deposit with the court of	any rent that would become due of	luring the 30-day				
	period after the fi ling of the petition.					

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Robert Allen Santucci Sandra Lynn Santucci

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

Ilf petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

/s/ Robert Allen Santucci

Robert Allen Santucci

10/06/2006 Dated:

/s/ Sandra Lynn Santucci

Sandra Lynn Santucci

10/06/2006 Dated:

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- ☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Robert Brynjelsen

Signature of Attorney for Debtor(s)

Robert Brynjelsen

Printed Name of Attorney & Bar Number

Bar No: 6282586

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 10/09/2006

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defi ned in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices andinformation required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the offi cer, principal, responsible person or partner of the bankruptcy Address

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$3,000

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$1,200

The Filing Fee has been paid.

Balance Due

-\$1,800

2. The source of the compensation paid to me was:

l De

Debtor(s)

Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 10/09/2006

/s/ Robert Brynjelsen

Attorney Name: Robert Brynjelsen
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6282586

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, wrrite "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)	Fee Simple	J	\$ 320,000	\$ 226,240

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$320,000.00



NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	O C M H	W Debtor's Interest in Property, Without Deducting	
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Washington Mutual Checking Account#XXXX7587		\$	1,000
		Washington Mutual Savings account		\$	320
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.					
		Household goods; TV, Stereo, DVD Player, VCR, Camcorder, Computer, Sofa, Recliner, Entertainment Center, Coffee & End Tables, Dining Set, Bedroom Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments		\$	4,000
		Wickes - furniture	w	\$	355
		HP - Computer	Н	\$	800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.					
		Books, Compact Discs, Tapes/Records, Family Pictures		\$	200
06. Wearing Apparel					
		Necessary wearing apparel		\$	250
PEG Record # 275568	 	 	Form B6	B (10/05)	Page 1 of 4

UNITED STATES BANKRUPTCT COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
07. Furs and jewelry.				
		Earrings, watch, costume jewelry, wedding bands		\$ 400
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
		Term Life Insurance - No Cash Surrender Value.	Н	None
		Term Life Insurance - No Cash Surrender Value.	w	none
		Term Life Insurance - No Cash Surrender Value.	w	none
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Chrysler -2003 Chrysler Town & Country w/57k miles	J	\$ 11,375
26. Boats, motors and accessories.	X	USAA-2005 Subaru Legacy w/31k miles	J	\$ 25,325
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplie used in business.	х			
30. Inventory	X			
31. Animals	Х			
32. Crops-Growing or Harvested. Give particulars.	х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.				
110010 1101110		Time share in property located in Austria - 1 week/year		\$ 4,000 B (40/05) Page 3 of

UNITED STÄTES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	O C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
		Total Market Value Personal Property (Report also on Summary of Schedules)		\$48,025.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

11 U.S.C. § 522(b)(3)

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$125,000.
11 LLS C. 8 522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 320,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Washington Mutual Checking Account#XXXX7587	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
Washington Mutual Savings account	735 ILCS 5/12-1001(b)	\$ 320	\$ 320
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, Stereo, DVD Player, VCR, Camcorder, Computer, Sofa, Recliner, Entertainment Center, Coffee & End Tables, Dining Set, Bedroom Set, Table & Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, Tools, Exercise Equipment, Lawn Mower, BBQ Grill, Musical Instruments	735 ILCS 5/12-1001(b)	\$ 4,000	\$ 4,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
Necessary wearing apparel	700 1200 0/12 100 1(d),(e)	Ψ 250	Ψ 250
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
25. Autos, Truck, Trailers and other vehicles and accessories.			
Chrysler -2003 Chrysler Town & Country w/57k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 11,375
PEG Record # 275568		Form B6C (10/	(05) Page 1 of 2

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Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$125,000.
11 U.S.C. § 522(b)(2)	

11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
USAA-2005 Subaru Legacy w/31k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 25,325
35. Other personal property of any kind not already listed. Itemize. Time share in property located in Austria - 1 week/year	735 ILCS 5/12-1001(b)	\$ 2,680	\$ 4,000

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H M J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Chrysler Financial Bankruptcy Department PO Box 9223 Farmington Hills MI 48335 Acct No.: 100-272-3076		J	Dates: 2005 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 11,375 Intention: *Description: Chrysler -2003 Chrysler Town & Country w/57k miles				\$ 11,559	\$ 184
2	HP Home & Home Office Store Retail Services PO Box 17602 Baltimore MD 21297 Acct No.: 794-2311-0137-3018		Н	Dates: Nature of Lien: Purchase Money Security Intere Market Value: \$ 800 Intention: *Description: HP - Computer				\$ 1,687	\$ 887
3	USAA Federal Savings Bank Attn: Bankruptcy Department 10750 McDermott Fwy San Antonio TX 78288 Acct No.: 314074269		J	Dates: 2/05 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 25,325 Intention: *Description: USAA-2005 Subaru Legacy w/31k miles				\$ 33,439	\$ 8,114
4	USAA Federal Savings Bank Attn: Bankruptcy Department 10750 McDermott Fwy San Antonio TX 78288 Acct No.: 82821695		J	Dates: 2005 Nature of Lien: Mortgage - Second Market Value: \$ 320,000 Intention: *Description: 916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)				\$ 79,500	\$ 0

Form B6D (10/05)

PFG Record #

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5 <u>USAA Federal Savings Bank</u> Attn: Bankruptcy Department 10750 McDermott Fwy San Antonio TX 78288 Acct No.: 82821695		J	Dates: 2006 Nature of Lien: Mortgage Arrears Market Value: \$ 320,000 Intention: *Description: 916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)				\$ 1,20 0	\$ 0
6 Washington Mutual Bankruptcy Dept. PO Box 660139 Dallas TX 75266 Acct No.: 0605192731		J	Dates: 2003 Nature of Lien: Mortgage Market Value: \$ 320,000 Intention: *Description: 916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)				\$ 226,240	\$ 0
7 Washington Mutual Bankruptcy Dept. PO Box 660139 Dallas TX 75266 Acct No.: 060519273		J	Dates: 2006 Nature of Lien: Mortgage Arrears Market Value: \$ 320,000 Intention: *Description: 916 Fairfax Court Elgin, IL 60120 (Debtor's Residence)				\$ 4,000	\$ 0
8 Wickes/Citifinancial Bankruptcy Department PO Box 183041 Columbus OH 43218 Acct No.: 6032-5903-2077-1222		w	Dates: 2005 Nature of Lien: Purchase Money Security Intere Market Value: \$ 355 Intention: *Description: Wickes - furniture				\$ 357	\$ 2

Total

\$ 357,982 \$2.00

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by Individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjus

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

	Check this box if debtor has no creditors holding ur	secu	red cla	aims to report	on this Schedule F.				
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C		Date Claim Was Incurred and Consideration For Claim If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
1	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 371526188501006		Н	Reason: Dates:	Credit Card or Credit Use 1999				\$ 1,664
2	American Express Attn: Bankruptcy Department PO Box 360001 Fort Lauderdale FL 33336 Acct #: 3732-152431-54005		Н	Reason: Dates:	Credit Card or Credit Use 1986				\$ 544
3	American Express Attn: Bankruptcy Department PO Box 360001 Fort Lauderdale FL 33336 Acct #: 3732-110758-52006		w	Reason: Dates:	Credit Card or Credit Use 1985				\$ 608
4	BP Amoco Attn: Bankruptcy Dept. Processing Center Des Moines IA 50360-6660 Acct #: 582-309-394-2		Н	Reason: Dates:	Credit Card or Credit Use 2004				\$ 1,580

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Capital One Bank Bankruptcy Department PO Box 790216 Saint Louis MO 63179 Acct #: 5291492252623943		J	Reason: Credit Card or Credit Use Dates: 2002				\$ 18,937
6	Carson Pirie Scott Bankruptcy Department PO Box 17633 Baltimore MD 21297-1633 Acct #: 3688671151		Н	Reason: Credit Card or Credit Use Dates: 1988				\$ 270
7	Great Indoors Master Card Attn: Bankruptcy Dept. PO Box 183116 Columbus OH 43218 Acct #: 5121-0801-0079-2956		Н	Reason: Credit Card or Credit Use Dates: 2003				\$ 6,504
8	Home Depot Bankruptcy Department PO Box 689100 Des Moines IA 50368-9100 Acct #: 6035320041687292		Н	Reason: Credit Card or Credit Use Dates: 1990				\$ 5,594
9	JC Penney Bankruptcy Dept. PO Box 960001 Orlando FL 32896-0001 Acct #: 375-187-317-91		w	Reason: Credit Card or Credit Use Dates: 1988				\$ 1,146
10	Kohl's Bankruptcy Department PO Box 2983 Milwaukee WI 53201 Acct #: 034-6781-883		w	Reason: Credit Card or Credit Use Dates: 2001				\$ 1,462

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
11	Macy's Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 437843212830		J	Reason: Credit Card or Credit Use Dates: 1985				\$ 246
12	Marshall Fields Bankruptcy Department PO Box 689195 Des Moines IA 50368 Acct #: 43-782-976-266-0		W	Reason: Credit Card or Credit Use Dates: 2004				\$ 508
13	USAA Federal Savings Bank Attn: Bankruptcy Department 10750 McDermott Fwy San Antonio TX 78288 Acct #: 26038208		w	Reason: Credit Card or Credit Use Dates: 8/03				\$ 1,553
14	USAA Federal Savings Bank Attn: Bankruptcy Department PO Box 14050 Las Vegas NV 89144 Acct #: 5491-2371-0107-1325		Н	Reason: Credit Card or Credit Use Dates: 1996				\$ 13,814
15	USAA Federal Savings Bank Attn: Bankruptcy Department PO box 14050 Las Vegas NV 89114 Acct #: 5416-3002-0142-0107		w	Reason: Credit Card or Credit Use Dates: 1990				\$ 7,887
16	Victoria's Secret Attn:Bankruptcy Dept. PO Box 659728 San Antonio TX 78265 Acct #: 889508966		w	Reason: Credit Card or Credit Use Dates: 2004				\$ 86

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 62,403.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record #

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married

Dependent(s)

In re

Age. 13-Dependent

EMPLOYMENT: DEBTOR

Occupation: Scheduler
Name of Employer: D'Escoto, Inc.

Years Employed 4 years

Employer Address: One East Erie St. Ste.520

City, State, Zip Chicago IL 60611 Auro

EMPLOYMENT: SPOUSE

Legal Assistant
Presbrey & Associates

1 year

821 W. Galena Blvd.
Aurora IL 60506

INCOM	IE AND PAYR	ROLL DEDUCTIONS	DEBTOR INCOME	SPOUSE INCOME
	Current m	nonthly gross wages, salary, and commissions	\$ 10,236.80	\$ 1,259.48
Other Breakdown		Estimated Monthly overtime	\$ 10,236.80	\$ 1,239.46
Other Breakdown		SUBTOTAL		\$ 1,259.48
Uniform - H	0.00	-	\$ 10,236.80	,
Life Ins - H	0.00 0.00	a. Payroll Taxes & Social Security	\$ 2,561.82	\$ 175.50
	\$ 0.00	b. Insurance	\$ 413.26	\$ 0.00
	\$ U.UU	c. Union Dues	\$ 0.00	\$ 0.00
		d. Pension:	\$ 0.00	\$ 0.00
Uniform - W	0.00	e. Voluntary 401 Contributions	\$ 0.00	\$ 0.00
Life Ins - W	0.00 0.00	f. Child Support:	\$ 0.00	\$ 0.00
	\$ 0.00	h. Other:	\$ 0.00	\$ 0.00
	φ 0.00	LESS PAYROLL DEDUCTIONS	\$ 2,975.08	\$ 175.50
	ТОТА	L NET MONTHLY TAKE HOME PAY	\$7,261.72	\$1,083.98
Regular income from o	peration of busin	ness or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
		Income from real property	\$ 0.00	\$ 0.00
		Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance	or support payme	ents payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
		Pension or retirement income	\$ 0.00	\$ 0.00
		Social Security Income	\$ 0.00	\$ 0.00
			\$ 0.00	\$ 0.00
		- Unemployment	\$ 0.00	\$ 0.00
	TOT	TOTAL MONTHLY INCOME	\$7,261.72	\$1,083.98
	101	AL COMBINED MONTHLY INCOME	\$8,34	5.70

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married

EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

Describe Expected Financial Changes

None

In re



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE J - CURRENT	EXPENDITURES
----------------------	---------------------

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments
made bi-weekly, quarterly, semi-annually, or annually to show monthly rate
1. Check box if joint not is filed 2 debtor's engues maintains a congrate bousehold. Sonarate schodule of expanditures labeled "Spaus

Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

RENT (Include Lot Rent for Mobile Home)

\$ -Condo Assocation | Rent [x] Yes [] No Real Estate taxes included? **MORTGAGE** 1st Mortgage \$ -

Property insurance included? [x] Yes [] No 2nd Mortgage \$ -

> 3rd Mortgage \$ -

Renters and/or Home Owners Insurance \$ -

Not included in mortgage pymts - Real Estate Taxes \$0

UTILITIES & MAINTENANCE \$ 250.00 **Electricity and Heating Fuel**

\$ 95.00 Telephone \$ -

Internet / Cable Garbage \$ -

Water & Sewer \$45.00

Home Maintenance, Repairs, Upkeep \$50.00 **NECESSARY LIVING EXPENSES**

\$410.00 Food \$75.00 Clothing

Laundry and Dry Cleaning \$50.00 Medical and Dental Expenses \$ 100.00

Charitable Contributions \$ 50.00 Recreation, Clubs, & Entertainment

\$ -Childcare & Babysitting \$ -

\$ 210.87 Life Insurance

Health/Disability Insurance \$ -TRANSPORTATION EXPENSES

> Automobile Installment Payments \$ -Monthly Automobile Insurance \$ 151.15

> > Reaffirmation Payments

Fuel, Tolls, Parking, Licenses, Plates, Stickers \$449.00

Auto Repairs & Upkeep \$ 50.00 Bus and/or Train \$ -

OTHER INSTALLMENT PAYMENTS **TAXES & SUPPORT PAYMENTS**

Other Tax Payments Federal or State Tax Repayments

\$ -

Alimony, Maintenance, Child Support \$ -Special Education \$ -

BUSINESS / REAL ESTATE and MISC EXPENSES

Business Expenses \$ -

Real Estate Expenses \$ -

\$ -\$ -

\$ -

ALL OTHER MISCELLANEOUS EXPENSES

1. Haircuts: \$30.00 Eyecare: \$ -Personal Hygiene/Care \$45.00 Total Line 1 \$ 75.00 2. GSL: \$ -Tuition, Books \$ 1,204.00 Postage/Banking \$ -Total Line 2 \$1,204.00 3. Violence: \$ -Pet Care: Care Giver: \$ -Total Line 3 \$ -\$ -4. RX Meds: \$ -\$ -Energy: \$ -Newspaper/Magazines Total Line 4 \$ -

TOTAL MONTHLY EXPENSES

\$ 3.265.02

STATEMENT OF MONTHLY NET INCOME

A. Total projected monthly income \$8,345.70 B. Total projected monthly expenses \$ 3.265.02

C. Excess income (A minus B) D. Total amount to be paid into plan monthly

\$5,080.68 \$ 5.080.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

[] Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

Describe Expected Financial Changes

None

PFG Record # 275568

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

to the date this case was commenc year. (A debtor that maintains, or ha year income. Identify the beginning	ed. State also the gross amounts received as maintained, financial records on the bat and ending dates of the debtor's fiscal yearder chapter 12 or chapter 13 must state	nt trade or business, from the beginning of this calendar year during the two years immediately preceding this calendar sis of a fiscal rather than a calendar year may report fiscal ar.) If a joint petition is filed, state income for each spouse income of both spouses whether or not a joint petition is filed,
AMOUNT	SOURCE	
2006:\$10,236/mo 2005:\$117,719 2004:\$98,529	Employment	
Spouse		
AMOUNT	SOURCE	

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In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

	STATEMENT OF FINAN	CIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2004:\$0 2005:\$4,468 2006:\$1,259/month	Employment		
02. INCOME OTHER THAN FROM E	MPLOYMENT OF OPERATION OF BUSINESS	S:	
the two years immediately preceding t	by the debtor other than from employment, trad the commencement of this case. Give particular ling under chapter 12 or chapter 13 must state ated and a joint petition is not filed.)	rs. If a joint petition is filed, state inco	me for each
AMOUNT	SOURCE		
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and	с.		
services, and other debts to any credii value of all property that constitutes of were made to a creditor on account of approved nonprofit budgeting and cre	S) WITH PRIMARILY CONSUMER DEBTS: List tor made within 90 days immediately proceeding is affected by such transfer is not less than \$5 a domestic support obligation or as part of an dittor counseling agency. (Married debtors filing thether or not a joint petition is filed, unless the	g the commencement of this case if t ,000. Indicate with an asterisk (*) an alternative repayment schedule unde , under chapter 12 or chapter 13 mus	he aggregate y payments that r a plan by an it include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Washington Mutual see Sch. D	August & September 2006	\$2070 each	see Sch. D
USAA Federal Savings Bank	September 2006	\$555/month	see Sch. D

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name & Address of Creditor
 Dates
 Amount Paid or Value of
 Amount

 & Relationship to Debtor
 of Payments
 Transfers
 Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

NONE

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE Χ

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of

Date of

Terms of Assignment or Settlement

Assignee

Assignment

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Organization

Relationship to Debtor, If Any

Date of Gift

Description and Value of Gift

Elgin Academy Fund raisers 333 West River Road, Elgin,

monthly

on average \$50/month

IL 60123



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE X

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

3,000.00

Law Office of Peter Francis Geraci

55 E. Monroe Street #3400

Chicago, IL60603

MMI/CCS 9009 W. Loop S. Houston, TX 77096 2006

\$50.00

NONE

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Paver if Other Than Debtor Amount of Money or description and Value of Property





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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferee, Relationship Transferred and Value Received to Debtor Date



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Amount and Date Name of Date(s) of Sale or Trust or of other Device Transfer(s) Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits Amount and Name and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date of Transfer or Name and Address of Bank Names & Addresses of Those With Description of Surrender, if Any or Other Depository Access to Box or depository Contents

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In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

3. SETOFFS:			
ist all setoffs made by any creditor	including a hank against a debt or denos	it of the debtor within 90 days preceding the c	commencement
	•	e information concerning either or both spous	
,	spouses are separated and a joint petition	•	
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
4. LIST ALL PROPERTY HELD FO	R ANOTHER PERSON:		
ist all property owned by another pe	erson that the debtor holds or controls.		
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
	years immediately preceding the commen	cement of this case, list all premises which th se. If a joint petition is filed, report also any se	
Address	Name Used	Dates of Occupancy	
6. SPOUSES and FORMER SPOU	SES:		
f the debtor resides or resided in a c	ommunity property state, commonwealth,	or territory (including Alaska, Arizona, Califor	nia, Idaho,
	_	in) within eight (8) years immediately preceding former spouse who resides or resided with	-
ne community property state.			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

X

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice I aw

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Environmental Site Name Name and Address Date of Notice and Address of Governmental Unit

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Name and Address of Docket Status of Disposition Governmental Unit Number

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

Name & Last Four Digits of

Soc. Sec. No./Complete EIN or

STATEMENT OF FINANCIAL AFFAIRS

Χ

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in su	abdivision a., above, that is "single asset real	estate" as defined in 11 USC 101.	
Mana	Address		
Name	Address		

Nature

of

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address	Dates Services Rendered



Beginning

and

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In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

	STATEMENT OF FINA	ANCIAL AFFAIRS		
19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.				
Name	Address	Dates Services Rendered		
	ho at the time of the commencement of this cas of account and records are not available, expla	e were in possession of the books of account and records n.		
Name	Address			
	creditors and other parties, including mercantile 2) years immediately preceding the commencen Date Issued	and trade agencies, to whom a financial statement was lent of this case.		
. INVENTORIES at the dates of the last two inve		person who supervised the taking of each inventory, and		
Date of	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)		
List the name and address of the Date of Inventory	the person having possession of the records of a Name and Addresses of Custodian of Inventory Records	<u> </u>		
. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDERS			
If the debtor is a partnership, li	ist nature and percentage of interest of each me	mber of the partnership.		
Name and Address	Nature of Interest	Percentage of Interest		

Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

	STATEMENT OF FI	TAITUIAL AI I AIITU	
•	all officers & directors of the corporation tring or equity securities of the corporation	and each stockholder who directly or indirectly owns, on.	
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFICER	S, DIRECTORS AND SHAREHOLDER	S:	
f the debtor is a partnership, list the na	iture and percentage of partnership into	rest of each member of the partnership.	
Name	Address	Date of WithDrawal	
mmediately preceding the commence	ment of this case. Title	Date of Termination	
	ERSHIP OR DISTRIBUTION BY A CO		
If the debtor is a partnership or corpora form, bonuses, loans, stock redemptio	ation, list all withdrawals or distributions	PORATION: credited or given to an insider, including compensation in a	any
If the debtor is a partnership or corpora form, bonuses, loans, stock redemptio commencement of this case. Name and Address of	ation, list all withdrawals or distributions ns, options exercised and any other per Date and	credited or given to an insider, including compensation in a quisite during one year immediately preceding the Amount of Money or	any
If the debtor is a partnership or corpora form, bonuses, loans, stock redemptio commencement of this case.	ation, list all withdrawals or distributions ns, options exercised and any other per	credited or given to an insider, including compensation in a quisite during one year immediately preceding the	any
f the debtor is a partnership or corporatorm, bonuses, loans, stock redemption commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the nator tax purposes of which the debtor has	ation, list all withdrawals or distributions ns, options exercised and any other per Date and Purpose of Withdrawal	credited or given to an insider, including compensation in a quisite during one year immediately preceding the Amount of Money or Description and value of	o
If the debtor is a partnership or corporation, bonuses, loans, stock redemptio commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUP:	ation, list all withdrawals or distributions ns, options exercised and any other per Date and Purpose of Withdrawal	credited or given to an insider, including compensation in a quisite during one year immediately preceding the Amount of Money or Description and value of Property number of the parent corporation of any consolidated group	o

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

Χ

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

/s/ Robert Allen Santucci Dated: 10/06/2006

X Date & Sign

/s/ Sandra Lynn Santucci Dated: 10/06/2006

Sandra Lynn Santucci

Robert Allen Santucci

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

10/06/2006

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/06/2006 /s/ Robert Allen Santucci

Robert Allen Santucci

/s/ Sandra Lynn Santucci

Sandra Lynn Santucci

X Date & Sign

X Date & Sign

Dated:

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 37 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$1,280,000		
SCHEDULE B - Personal Property	Yes	3	\$48,025		
SCHEDULE C - Property Claimed as Exempt	Yes	1+			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+		\$357,982	
SCHEDULE E - Creditors Holding Unsecured Prio	Yes	2			
SCHEDULE F - Creditors Holding Unsecured Non	Yes	1+		\$62,403	
SCHEDULE G - Executory Contracts and Unexpir	Yes	1			
SCHEDULE H - CoDebtors	Yes	1			
SCHEDULE I - Current Income of Individual Debto	Yes	1			\$8,346
SCHEDULE J - Current Expenditures of Individual	Yes	1			\$3,265
TOTALS			\$ 1,328,025 TOTAL ASSETS	\$ 420,385 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLYS TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an indiviudal(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLYS TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci, and Sandra Lynn Santucci / Debtors

Attorney for Debtor: Robert Brynjelsen

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/06/2006 /s/ Robert Allen Santucci

Robert Allen Santucci

X Date & Sign

Dated: 10/06/2006 /s/ Sandra Lynn Santucci

Sandra Lynn Santucci

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Allen Santucci and Sandra Lynn Santucci / Debtors

Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Copde (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 8,345.70
Average Expenses (from Schedule J, Line 18)	\$ 3,265.02
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 11,496.28

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF		\$-959,873.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$ 0.00
4. Total from Schedule F		\$ 62,403.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$-897,470.00

UNITED STATES BARKRUPTC¥1COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Allen Santucci and Sandra Lynn Santucci, Debtors

Attorney for Debtor: Robert Brynjelsen

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Robert Allen Santucci Dated: 10/06/2006 X Date & Sign **Robert Allen Santucci** Dated: 10/06/2006 /s/ Sandra Lynn Santucci X Date & Sign Sandra Lynn Santucci Dated: 10/09/2006 /s/ Robert Brynjelsen X Date & Sign Bar No: 6282586 Attorney: Robert Brynjelsen